

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Bradley J. Brennan</u> | Social Security number or ITIN | xxx-xx-0233 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Dana M. Brennan</u> | Social Security number or ITIN | xxx-xx-2155 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 18-20532-JAD | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bradley J. Brennan

Dana M. Brennan
fka Dana M. Letterle

6/6/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bradley J. Brennan
 Dana M. Brennan
 Debtors

Case No. 18-20532-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db/jdb
 cr +Bradley J. Brennan, Dana M. Brennan, 804 North Avenue, Pittsburgh, PA 15209-2232
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14774043 +Best Buy/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
 14774045 +Comcast, 300 Corliss Avenue, Pittsburgh, PA 15220-4864
 14774051 +Fortiva, P.O.Box 10555, Atlanta, GA 30310-0555
 14774055 +Mariner Finance, 8211 Town Center Road, Nottingham, MD 21236-5904
 14774056 +Morgan Communities, 1080 Pittsford Victor Road, Pittsford, NY 14534-3805
 14774057 +One Main Bank, PO Box 1010, Evansville, IN 47706-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jun 07 2018 12:12:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 07 2018 02:05:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 07 2018 02:06:17 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr EDI: BL-TOYOTA.COM Jun 07 2018 12:13:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 14774041 EDI: AMEREXPR.COM Jun 07 2018 12:13:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 14774042 +EDI: TSYS2.COM Jun 07 2018 12:11:00 Barclays Bank Delaware, 125 S West Street,
 Wilmington, DE 19801-5014
 14774044 EDI: CAPITALONE.COM Jun 07 2018 12:14:00 Capital One, PO Box 85520,
 Richmond, VA 23285-5075
 14774046 +E-mail/Text: abovay@creditmanagementcompany.com Jun 07 2018 02:06:03 Credit Management,
 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14774047 +EDI: RCSFNBMARIN.COM Jun 07 2018 12:12:00 Credit One, P.O. Box 98872,
 Las Vegas, NV 89193-8872
 14774048 +EDI: CREDPROT.COM Jun 07 2018 12:11:00 Credit Protection Assoc, 13355 Noel Road 2100,
 Dallas, TX 75240-6837
 14774049 +E-mail/Text: bknotice@ercbpo.com Jun 07 2018 02:05:49 Enhanced Recovery Company,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14774050 EDI: AMINFOFP.COM Jun 07 2018 12:12:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 14774052 +E-mail/Text: BKRMailOPS@weltman.com Jun 07 2018 02:05:02 Kays Jewelers, 375 Ghent Road,
 Akron, OH 44333-4600
 14774053 +EDI: CBSKOHL.COM Jun 07 2018 12:12:00 Kohls/Chase, N56 W 17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-7096
 14774054 +E-mail/Text: BankruptcyNotice@upmc.edu Jun 07 2018 02:06:12 Magee Women's Hospital of UPMC,
 Quantum I Building/Third Floor, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
 14774750 +EDI: PRA.COM Jun 07 2018 12:09:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14774058 EDI: SWCR.COM Jun 07 2018 12:14:00 Southwest Credit, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 14774059 +EDI: RMSC.COM Jun 07 2018 12:14:00 Synchb/Levin Furniture, PO Box 965005,
 Orlando, FL 32896-5005
 14774060 +EDI: RMSC.COM Jun 07 2018 12:14:00 Synchb/Lowes, PO Box 965005, Orlando, FL 32896-5005
 14774061 +EDI: RMSC.COM Jun 07 2018 12:14:00 Synchb/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 14774062 +EDI: RMSC.COM Jun 07 2018 12:14:00 Synchb/Walmart, PO Box 965005, Orlando, FL 32896-5005
 14774064 EDI: TFSR.COM Jun 07 2018 12:08:00 Toyota Financial Services, P.O. Box 2958,
 Torrance, CA 90509
 14774063 +EDI: WTRRN BANK.COM Jun 07 2018 12:13:00 Target, 3701 Wayzata Blvd.,
 Minneapolis, MN 55416-3401
 14774065 +E-mail/Text: bankruptcydepartment@tsico.com Jun 07 2018 02:06:14 Transworld Systems,
 PO Box 15618, Dept. 51, Wilmington, DE 19850-5618
 14774066 +EDI: VERIZONCOMB.COM Jun 07 2018 12:26:00 Verizon, 500 Technology Drive,
 Saint Charles, MO 63304-2225
 14774067 +EDI: VERIZONCOMB.COM Jun 07 2018 12:26:00 Verizon Wireless,
 1515 Woodfield Road, Suite 1400, Schaumburg, IL 60173-5443

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 34

Date Rcvd: Jun 06, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Shawn N. Wright on behalf of Debtor Bradley J. Brennan shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com; audrey@shawnwrightlaw.co
m
Shawn N. Wright on behalf of Joint Debtor Dana M. Brennan shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com; audrey@shawnwrightlaw.co
m

TOTAL: 7